

GROUP HOME & AUTO PLAN FREQUENTLY ASKED QUESTIONS (FAQ)

The following questions have been asked by a number of employees, agency Human Resources personnel and other interested parties. As we receive additional questions we will add them to this document.

Q: Who negotiated this program?

A: The Office of Group Insurance worked with a broker, Moreton & Company, to implement the program. The broker negotiated with the carriers involved in the program.

Q: When should I enroll; will there be an “open enrollment” period like there is on our medical and dental plans?

A: You can choose to enroll in the program at anytime. Some might want to wait until their current policy expires, but that is not necessary. There is no “open enrollment” period.

Q: How will premiums be taken from my pay check?

A: Premiums will be withheld from the first and second pay dates each month. The carrier will determine your annual policy rate and divide it by 26, or the remaining number of pay periods in your policy period to determine the amount to be withheld each pay date.

Q: Could the Group Auto plan rates go up because of including high risk drivers in the program?

A: No. Any employee wishing to obtain a quote and/or enroll in the Group Auto plan will be individually underwritten (rate) by the carrier. If the employee is a high risk driver, the carrier will provide a quote based on that individual’s circumstances only, which will not affect the group rate as a whole.

Q: How do I know that I am getting an “apples to apples” comparison with my current coverage?

A: When you are ready to request a quote on home and/or auto coverage from one or all of the carriers participating in the program, you need to have a copy of your current policy so that you can request a quote on coverage that has the same provisions.

Q: What types of discounts are available through a “group” plan that would be different than an individual policy that can be purchased in the retail market?

A: In addition to all of the discounts normally offered by retail home and auto carriers there are savings through the following:

- All three carriers offer a unique group discount to all State Of Idaho employees;
- Depending on the carrier there are additional discounts on top of the group discount that are unique. This includes a payroll deduction discount and a “tenure” (length of employment) discount.

Q: What do I do if I want to make a change to my home or auto policy?

A: To make any changes you would contact the carrier, just as you do now with your current insurer. When you enroll, the insurer will send you a copy of your policy and information on how to contact them, how to report a claim, etc. In addition there is information on how to contact the three companies on the Group Insurance website at <http://adm.idaho.gov/insurance/insurance.html> If any changes you make impact your premium, the carrier will provide the new withholding amount to your agency to make the necessary adjustments to your withholding.

Q: Will I lose the group rate if/when I retire or leave state employment?

A: Premiums will have to be set up on a direct bill through the retiree's bank since PERSI will not withhold the premiums from the retiree's monthly retirement benefit. The retiree cannot use Sick Leave funds to pay premiums. Those employees who terminate employment with the state will have to convert to individual coverage with the carrier. Premiums for individual coverage will not include the same discounts.

Q: What if my home owners insurance premium is currently tied to my Mortgage payment; can I still qualify for the group rate?

A: Yes. The insurance carrier partners for the State of Idaho program can set up home owners insurance premiums to be paid via mortgage companies just like any other insurance company. The group rate is available to all eligible State employees regardless of how the premiums are paid. In fact, MetLife gives an extra discount on both auto and home policies when they are paid via payroll deduction and they allow for the same discount to be applied on home policies that are billed to the mortgage company.

Q: Can I go through a local agent to get this discount or do I have to call the toll free number? I want to keep my business local and support the local economy.

A: State of Idaho employees do have the option to work with local MetLife and Liberty Mutual agents in Idaho. Travelers does not have local agents. Employees will receive the same group discounts and can pay via payroll deduction when working with one of the designated MetLife or Liberty Mutual local agents. Please use the links to the carrier websites to find who the local agents are and their contact information.

Q: What happens if my paycheck is not enough to cover my premium? Will my insurance be canceled? Can I self-pay the premium?

A: Policies will not be canceled if there is a missed or short payroll deduction. If the insurance companies are not receiving money through payroll deduction then they will mail a bill to the employee's home. If that bill goes unpaid the carrier will mail a non-pay cancelation notice to the employee's home with a date that the policy will be canceled if payment is not received by that date. Employees have the option to pay their premiums on a direct bill basis if they prefer that over payroll deduction